## REMARKS

This Reply is in response to the Final Office Action and the Advisory Action, dated March 18, 2005 and May 24, 2005, respectively. In the Office and Advisory Actions, claims 1, 3-8, 10-12, 14-20 and 22-28 remain pending in this application. Claims 1, 3-8, 10-12, 14-20 and 22-28 have been rejected for alleged anticipation and/or obviousness rejections. In response, claims 1, 7, 14, 19, 20 and 25 have been amended, and claims 5, 6 have been cancelled. No new material has been added by any of these amendments. Applicant respectfully disagrees with such and traverses same.

In the Office Action claims 14, 15 and 18 were rejected under 35 U.S.C. § 102(e) as being anticipated by Davis et at. U.S. Patent No. 6,282,522 ("Davis"). Claims 1, 3-8, 10-12 and 16 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Davis in view of Walker et al. U.S. Patent No. 5,828,751 ("Walker"). Claim 17 was rejected under 35 U.S.C. § 103(a) as being unpatentable over Davis in view of Nerlikar U.S. Patent No. 5,629,981 ("Nerlikar"). Claims 19, 20 and 24 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Davis in view of Claus U.S. Patent No. 5,461,271 ("Claus"). Claims 22 and 23 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Davis in view of Claus, and further in view of Nerlikar. Claims 25 and 26 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Claus in view of Walker. Claim 27 was rejected under 35 U.S.C. § 103(a) as being unpatentable over Claus in view of Nerlikar. Claim 28 was rejected under 35 U.S.C. § 103(a) as being unpatentable over Claus in view of Nerlikar. Claim 28 was rejected under 35 U.S.C. § 103(a) as being unpatentable over Claus in view of Nerlikar. Claim 28 was rejected under 35 U.S.C. § 103(a) as being unpatentable over Claus in view of Nerlikar. Claim 28 was rejected under 35 U.S.C. § 103(a) as being unpatentable over Claus in view of Pavis. Applicant respectfully disagrees with such and traverses same. Favorable reconsideration is respectfully requested.

Of the pending claims, claims 1, 7, 14, 19, 20 and 25 are the sole independent claims. Claim 1 is directed to an information providing system that includes a communication terminal device, wherein the communication terminal device includes a display unit, a communication unit, and a transmitter, wherein the communication terminal device is a cellular telephone; a data holding device, communicatively coupled to the communication terminal device, wherein said data holding device stores content information and personal information pertaining to a user; a first information processing unit for processing and storing contents information, and transmitting the contents information upon receiving a contents information readout request; and a second information processing unit for receiving contents information access requests sent

from the communication terminal device via a communication network and outputting the contents information readout request to the first information processing unit so as to request supply of contents information of the data holding device, and transmitting the supplied contents information to the communication terminal device; wherein the communication unit transmits, via said transmitter, the contents information access requests and terminal identification information to the second information processing unit, and receives the contents information of the data holding device transmitted from the second information processing unit, such that received contents information is displayed on the display unit; and wherein the second information processing unit collates received terminal identification information and pre-registered terminal identification information readout request to the first information processing unit in the event that the received terminal identification information and pre-registered terminal identification information match, and, wherein the cellular telephone and the second information processing unit are connected via a cellular telephone communication network.

Claim 7 is directed to an information providing method including the steps of storing and processing contents information of data and personal information data of multiple data holding devices, wherein said personal information data is processed to at least recognize individual users associated with each data holding device; receiving a contents information access request pertaining to the at least one data holding device; and processing identification information of the at least one communication terminal device along with the contents information access request, where collation is performed, and in the event that positive results are obtained from the collation, the contents information access request is transmitted via a cellular telephone network, wherein the communication terminal device is a cellular telephone.

Claim 14 is directed to an information providing system for performing predetermined processing using a data holding device capable of holding data including personal information for recognizing at least users, and a communication terminal device, the system includes a first information processing unit which, upon receiving transaction start information via a communication network, outputs a verification response confirmation request, performs predetermined processing based on the data of the data holding device upon receiving a response signal sent from the communication terminal device, and holds at least processing data, wherein

the communication terminal device is a cellular telephone, and wherein the communication network is a cellular telephone network; and a second information processing unit which, upon receiving the verification response request, confirms the communication terminal device corresponding to the identification information of the data holding device registered beforehand, calls up the communication terminal device via the communication network, and upon receiving a response signal from the communication terminal device supplies the response signal to the first information processing unit.

Claim 19 is directed to an information providing system including a first data holding device capable of holding data containing personal information identifying at least users; a second data holding device capable of holding data containing information identifying providers which provide at least products or services; a communication terminal device capable of performing data exchange between the first and second data holding devices and capable of communicating via a communication network, wherein the communication terminal device is a cellular telephone, and wherein the communication network is a cellular telephone network; and an information processing unit which performs predetermined collation upon reception of data of the second data holding device transmitted from the communication terminal device, and upon obtaining positive collation results transmits a transaction processing continuation signal to the communication terminal device via the communication network, and then upon receiving the data of the first data holding device performs predetermined processing based on the received data, and holds at least processing data.

Claim 20 is directed to an information providing method using a first data holding device capable of holding data containing personal information identifying at least users and a second data holding device capable of holding data containing information identifying providers which provide at least products or services, the method including the following steps of transmitting data of the second data holding device from a communication terminal device, wherein the communication terminal device is a cellular telephone; receiving data of the second data holding device and performing predetermined collation thereof, and upon obtaining positive collation results, transmitting a transaction processing continuation signal to the communication terminal device; transmitting data of the first data holding device, wherein transmitting the data occurs via a cellular telephone network; and performing, upon receiving said transmitted data of said first

data holding device, predetermined processing based on the data, and holding at least processing data, wherein, in the data transmitting step of the first data holding device, identification information of the first data holding device is transmitted in addition to the data, and in the processing data holding step, collation of the identification information is performed, and in the event that positive collation results are obtained, predetermined processing is performed based on the data of the first data holding device.

Claim 25 is directed to a program for a computer, wherein the computer executes the steps of receiving data of a shop data holding device capable of holding data containing information identifying at least providers which provide products or services, transmitted from a communication terminal device, wherein the communication terminal device is a cellular telephone; receiving data of the shop data holding device and performing predetermined collation thereof, and upon obtaining positive collation results transmitting a transaction processing continuation signal to the communication terminal device, wherein transmitting the transaction occurs via a cellular telephone communication network; receiving data of a user data holding device capable of holding data containing personal information identifying at least users and terminal device identification information, transmitted from the communication terminal device; wherein the receiving data occurs via a cellular telephone communication network; and upon receiving the data of the user data holding device, performing predetermined processing based on the data, and holding at least processing data.

In contrast to the claimed invention, the cited art fails to disclose, teach or suggest a data holding device communicatively coupled with a cellular telephone, and wherein information is communicated via a cellular telephone network. While Davis alleges the use of a cellular telephone as a client terminal, (Davis, column 12, lines 4-9), the client terminal in Davis fails to anticipate or make obvious the communication terminal device and communication network in the claimed invention. The client terminal in Davis communicates via the internet with either the merchant server or the payment server. See, Davis, Figure 4. In contrast, a cellular telephone communicates with a settlement center via a cellular telephone network as claimed and further supported in the specification, for example, on page 16 at lines 9-21 and Figure 1.

Further, the remaining cited references, alone or in any hypothetical combination including with Davis, cannot be relied on solely in support of the rejections. Therefore,

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Applicant believes that the cited art is distinguishable from the claimed invention for at least these reasons.

Accordingly, Applicant respectfully requests that the rejections of claims 1, 3-8, 10-12, 14-20 and 22-28 be withdrawn, and favorable reconsideration is requested.

For the foregoing reasons, Applicant respectfully submits that the present application is in condition for allowance and earnestly solicit reconsideration of same.

Respectfully submitted,

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